



PATENT
Docket No.: 09163-20801

AF
SP

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s) : KINNEY et al.
Serial No. : 09/901,553. Group Art Unit : 3628
Filed : July 6, 2001 Examiner : Liversedge
For : **METHOD AND SYSTEM FOR CREDIT AUTHORIZATION IN A MEMBER EXCHANGE**

AMENDMENT AND REQUEST FOR RECONSIDERATION
(37 C.F.R. § 1.116)

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Sir:

This Amendment and Request for Reconsideration is submitted in response to an outstanding Office Action (Final Rejection) dated December 18, 2006 set to expire on March 18, 2007.

Amendments to the Claims are reflected in the listing of claims, which begins on page 2 of this paper.

Remarks/Arguments begin on page 11 of this paper.

OK TO ENTER
J. ZLY
3/26/2007